

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A method for an order review workflow, the method comprising:

- receiving an incoming order from a customer;
- applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;
- requesting a preauthorization from an issuing bank for funds to pay for the order;
- performing an address verification system (AVS) check on the customer;
- checking a card verification number (CVN) of a credit card of the customer; and
- applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires, wherein the outsort rule ~~will~~ assigns to the order a risk factor that determines a set of information to verify for the order.

Claim 2 (Original): The method of claim 1, further comprising:

- rejecting the order if one of the fraud shield rules fires.

Claim 3 (Original): The method of claim 1, further comprising:

rejecting the order if the preauthorization is declined.

Claim 4 (Original): The method of claim 1, further comprising:

rejecting the order if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check.

Claim 5 (Original): The method of claim 1, further comprising:

rejecting the order if the customer is using a foreign credit card.

Claim 6 (Original): The method of claim 1, further comprising:

performing further analysis for fraud on the order, if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check or if the customer is using a foreign credit card.

Claim 7 (Original): The method of claim 1, further comprising:

approving the order if there is a match in the CVN check.

Claim 8 (Original): The method of claim 1, further comprising:

performing further analysis for potential fraud on the order if there is not a match in the CVN code during the CVN check.

Claim 9 (Original): The method of claim 1, further comprising:

rejecting the order if an automatic-reject rule fires.

Claim 10 (Original): The method of claim 1, further comprising:

accepting the order if none of the automatic-reject rule and the outsort rule fires.

Claim 11 (Original): The method of claim 1, further comprising:

accepting the order if a positive rule fires.

Claim 12 (Original): The method of claim 1, further comprising:

determining a level of risk of fraud for the order, if an outsort rule fires.

Claim 13 (Original): The method of claim 12, wherein determining the level of risk of fraud for the order comprises:

determining if the order should be classified as a high risk order, medium risk order, or low risk order.

Claim 14 (Original): The method of claim 1, wherein the order is received in a website.

Claim 15 (Original): The method of claim 1, wherein the order is received in a call center.

Claim 16 (Original): The method of claim 1, wherein the order is an order for a product.

Claim 17 (Original): The method of claim 1, wherein the order is an order for a service.

Claim 18 (currently amended): An apparatus for an order review workflow, the apparatus comprising:

- a server including a transaction processing module configured to process incoming orders received from a call center or an online shopping website, the transaction processing module comprising: an initial order review module configured to permit the steps comprising:

- receiving an incoming order from a customer;
 - applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

- requesting a preauthorization from an issuing bank for funds to pay for the order;

- performing an address verification system (AVS) check on the customer;

- checking a card verification number (CVN) of a credit card of the customer; and

- applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort

rule fires, or if a positive rule fires, wherein the outsort rule ~~will~~ assigns to the order a risk factor that determines a set of information to verify for the order.

Claim 19 (Original): The apparatus of claim 18, wherein the order is rejected if one of the fraud shield rules fires.

Claim 20 (Original): The apparatus of claim 18, wherein the order is rejected if the preauthorization is declined.

Claim 21 (Original): The apparatus of claim 18, wherein the order is rejected if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check.

Claim 22 (original): The apparatus of claim 18, wherein the order is rejected if the customer is using a foreign credit card.

Claim 23 (Original): The apparatus of claim 18, wherein further analysis for fraud is performed on the order, if the information provided by the customer does not match the information in the issuing bank from a result of the AVS check or if the customer is using a foreign credit card.

Claim 24 (Original): The apparatus of claim 18, wherein the order is approved if there is a match in the CVN check.

Claim 25 (Original): The apparatus of claim 18, wherein further analysis for potential fraud is performed on the

order if there is not a match in the CVN code during the CVN check.

Claim 26 (Original): The apparatus of claim 18, wherein the order is rejected if an automatic-reject rule fires.

Claim 27 (Original): The apparatus of claim 18, wherein the order is accepted if none of the automatic-reject rule and the outsort rule fires.

Claim 28 (Original): The apparatus of claim 18, wherein the order is accepted if a positive rule fires.

Claim 29 (Original): The apparatus of claim 18, wherein a level of risk of fraud is determined for the order, if an outsort rule fires.

Claim 30 (Original): The apparatus of claim 29, wherein the level of risk of fraud determined for the order comprises a high risk order, medium risk order, or low risk order.

Claim 31 (Original): The apparatus of claim 18, wherein the order is received in a website.

Claim 32 (Original): The apparatus of claim 18, wherein the order is received in a call center.

Claim 33 (Original): The apparatus of claim 18, wherein the order is an order for a product.

Claim 34 (Original): The apparatus of claim 18, wherein the order is an order for a service.

Claim 35 (currently amended): An apparatus for an order review workflow, the apparatus comprising:

means for receiving an incoming order from a customer;

means for applying fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

means for requesting a preauthorization from an issuing bank for funds to pay for the order;

means for performing an address verification system (AVS) check on the customer;

means for checking a card verification number (CVN) of a credit card of the customer; and

means for applying a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires, wherein the outsort rule ~~will~~ assigns to the order a risk factor that determines a set of information to verify for the order.

Claim 36 (currently amended): An article of manufacture, comprising:

a machine-readable medium having stored thereon instructions to:

receive an incoming order from a customer;

apply fraud shield rules to the order and information of the customer, to determine if the order and customer information have information that matches a negative file;

request a preauthorization from an issuing bank for funds to pay for the order;

perform an address verification system (AVS) check on the customer;

check a card verification number (CVN) of a credit card of the customer; and

apply a fraud analysis rule to the order to determine if an automatic-reject rule fires, if an outsort rule fires, or if a positive rule fires, wherein the outsort rule ~~will~~ assigns to the order a risk factor that determines a set of information to verify for the order.